

09/848,003
Art Unit 3693
9227.00

1. - 43. (Cancelled)

44. (Currently amended) A method of operating an automated teller machine (ATM), the method comprising:

- a) receiving from a portable device carried by an ATM customer a request to conduct an ATM transaction at the ATM;
- b) receiving from the portable device carried by the ATM customer a transaction authorization message which is associated with the requested ATM transaction and which the ATM customer has obtained from an authorization center of a financial institution before making the requested ATM transaction at the ATM and in connection with the requested ATM transaction;
- c) examining the transaction authorization message which has been received from the portable device carried by the ATM customer to determine if the transaction authorization message is valid; and
- d) executing the requested ATM transaction without obtaining any additional transaction authorization message from an authorization center of a financial institution when the transaction authorization message received from the portable device carried by the ATM customer is determined to be valid.

09/848,003
Art Unit 3693
9227.00

45. (Cancelled)

46. (Currently amended) A method according to claim 45 49, wherein examining the transaction authorization message includes:

comparing a unique transaction program identifier contained in the transaction authorization message with the unique transaction program identifier received from the portable device carried by the ATM customer;

determining that the transaction authorization message is valid when the unique transaction program identifiers match; and

determining that the transaction authorization message is invalid when the unique transaction program identifiers are unmatched.

47. (Currently amended) A method of operating an automated teller machine (ATM), the method comprising:

a) receiving from a portable device carried by an ATM customer a request to conduct an ATM transaction at the ATM;

b) receiving from the portable device carried by the ATM customer a transaction authorization message which is associated with the requested ATM transaction and which the ATM customer has obtained from an authorization center of a financial institution before making the requested ATM transaction at the ATM and in connection

09/848,003
Art Unit 3693
9227.00

with the requested ATM transaction;

c) examining the transaction authorization message which has been received from the portable device carried by the ATM customer to determine if a unique transaction program identifier contained in the transaction authorization message has been modified;

and

d) executing the requested ATM transaction without obtaining any additional transaction authorization message from an authorization center of a financial institution only when a determination is made that the unique transaction program identifier contained in the transaction authorization message has not been modified.

48. (New) A method according to claim 44, in which the determination of whether the transaction authorization message is valid as in paragraph (c) comprises determining whether said message has been modified.

49. (New) A method according to claim 44, further comprising:

receiving from the portable device carried by the ATM customer a unique transaction program identifier which is associated with the requested ATM transaction.